

HOW LONG WILL MY MONEY LAST WITH SYSTEMATIC WITHDRAWALS?

Date: June 5, 2025



INTRODUCTION

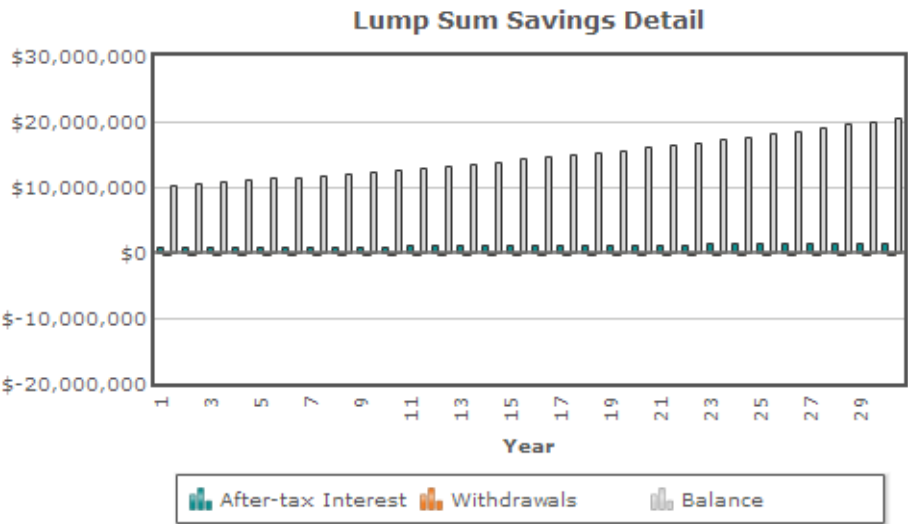
You have worked hard to accumulate your savings. Use this calculator to determine how long those funds will last given regular withdrawals.

SUMMARY OF INPUT

Current savings balance	\$10,000,000
Proposed monthly withdrawal amounts	\$25,000
Annual withdrawal increases (if any)	2.00%
Annual before-tax return on savings	7.00%
Federal marginal tax bracket	25.00%
Desired table display	Monthly

ANALYSIS

Your money will continue past the maximum 30 years displayed here.



Month	Beginning Balance	Annual Interest @ 7.00%	Taxes @ 25.00%	Withdrawals	Ending Balance
1	\$10,000,000	\$58,333	\$14,583	\$-25,000	\$10,018,750
2	10,018,750	58,443	14,611	-25,042	10,037,540
3	10,037,540	58,552	14,638	-25,083	10,056,371
4	10,056,371	58,662	14,666	-25,125	10,075,243
5	10,075,243	58,772	14,693	-25,167	10,094,155
6	10,094,155	58,883	14,721	-25,209	10,113,108
7	10,113,108	58,993	14,748	-25,251	10,132,101
8	10,132,101	59,104	14,776	-25,293	10,151,136

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9	10,151,136	59,215	14,804	-25,335	10,170,212
10	10,170,212	59,326	14,832	-25,378	10,189,329
11	10,189,329	59,438	14,859	-25,420	10,208,488
12	10,208,488	59,550	14,887	-25,462	10,227,688
13	10,227,688	59,662	14,915	-25,505	10,246,929
14	10,246,929	59,774	14,943	-25,547	10,266,213
15	10,266,213	59,886	14,972	-25,590	10,285,538
16	10,285,538	59,999	15,000	-25,632	10,304,904
17	10,304,904	60,112	15,028	-25,675	10,324,313
18	10,324,313	60,225	15,056	-25,718	10,343,764
19	10,343,764	60,339	15,085	-25,761	10,363,258
20	10,363,258	60,452	15,113	-25,804	10,382,793
21	10,382,793	60,566	15,142	-25,847	10,402,371
22	10,402,371	60,680	15,170	-25,890	10,421,992
23	10,421,992	60,795	15,199	-25,933	10,441,655
24	10,441,655	60,910	15,227	-25,976	10,461,361
25	10,461,361	61,025	15,256	-26,019	10,481,110
26	10,481,110	61,140	15,285	-26,063	10,500,902
27	10,500,902	61,255	15,314	-26,106	10,520,738
28	10,520,738	61,371	15,343	-26,150	10,540,616
29	10,540,616	61,487	15,372	-26,193	10,560,538
30	10,560,538	61,603	15,401	-26,237	10,580,503
31	10,580,503	61,720	15,430	-26,281	10,600,513
32	10,600,513	61,836	15,459	-26,324	10,620,565
33	10,620,565	61,953	15,488	-26,368	10,640,662
34	10,640,662	62,071	15,518	-26,412	10,660,802
35	10,660,802	62,188	15,547	-26,456	10,680,987
36	10,680,987	62,306	15,576	-26,500	10,701,216
37	10,701,216	62,424	15,606	-26,545	10,721,489
38	10,721,489	62,542	15,636	-26,589	10,741,807
39	10,741,807	62,661	15,665	-26,633	10,762,169
40	10,762,169	62,779	15,695	-26,678	10,782,576
41	10,782,576	62,898	15,725	-26,722	10,803,028
42	10,803,028	63,018	15,754	-26,767	10,823,525
43	10,823,525	63,137	15,784	-26,811	10,844,066
44	10,844,066	63,257	15,814	-26,856	10,864,653
45	10,864,653	63,377	15,844	-26,901	10,885,286
46	10,885,286	63,497	15,874	-26,945	10,905,963
47	10,905,963	63,618	15,905	-26,990	10,926,687
48	10,926,687	63,739	15,935	-27,035	10,947,456
49	10,947,456	63,860	15,965	-27,080	10,968,270
50	10,968,270	63,982	15,995	-27,126	10,989,131
51	10,989,131	64,103	16,026	-27,171	11,010,038
52	11,010,038	64,225	16,056	-27,216	11,030,991

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53	11,030,991	64,347	16,087	-27,261	11,051,990
54	11,051,990	64,470	16,117	-27,307	11,073,036
55	11,073,036	64,593	16,148	-27,352	11,094,128
56	11,094,128	64,716	16,179	-27,398	11,115,267
57	11,115,267	64,839	16,210	-27,444	11,136,452
58	11,136,452	64,963	16,241	-27,489	11,157,685
59	11,157,685	65,086	16,272	-27,535	11,178,965
60	11,178,965	65,211	16,303	-27,581	11,200,292
61	11,200,292	65,335	16,334	-27,627	11,221,666
62	11,221,666	65,460	16,365	-27,673	11,243,088
63	11,243,088	65,585	16,396	-27,719	11,264,557
64	11,264,557	65,710	16,427	-27,765	11,286,074
65	11,286,074	65,835	16,459	-27,812	11,307,639
66	11,307,639	65,961	16,490	-27,858	11,329,252
67	11,329,252	66,087	16,522	-27,904	11,350,913
68	11,350,913	66,214	16,553	-27,951	11,372,623
69	11,372,623	66,340	16,585	-27,997	11,394,380
70	11,394,380	66,467	16,617	-28,044	11,416,187
71	11,416,187	66,594	16,649	-28,091	11,438,042
72	11,438,042	66,722	16,680	-28,138	11,459,945
73	11,459,945	66,850	16,712	-28,185	11,481,898
74	11,481,898	66,978	16,744	-28,232	11,503,900
75	11,503,900	67,106	16,777	-28,279	11,525,951
76	11,525,951	67,235	16,809	-28,326	11,548,051
77	11,548,051	67,364	16,841	-28,373	11,570,201
78	11,570,201	67,493	16,873	-28,420	11,592,400
79	11,592,400	67,622	16,906	-28,468	11,614,649
80	11,614,649	67,752	16,938	-28,515	11,636,948
81	11,636,948	67,882	16,971	-28,563	11,659,297
82	11,659,297	68,013	17,003	-28,610	11,681,696
83	11,681,696	68,143	17,036	-28,658	11,704,146
84	11,704,146	68,274	17,069	-28,706	11,726,646
85	11,726,646	68,405	17,101	-28,753	11,749,197
86	11,749,197	68,537	17,134	-28,801	11,771,798
87	11,771,798	68,669	17,167	-28,849	11,794,450
88	11,794,450	68,801	17,200	-28,898	11,817,153
89	11,817,153	68,933	17,233	-28,946	11,839,908
90	11,839,908	69,066	17,267	-28,994	11,862,713
91	11,862,713	69,199	17,300	-29,042	11,885,571
92	11,885,571	69,332	17,333	-29,091	11,908,479
93	11,908,479	69,466	17,367	-29,139	11,931,440
94	11,931,440	69,600	17,400	-29,188	11,954,452
95	11,954,452	69,734	17,434	-29,236	11,977,516
96	11,977,516	69,869	17,467	-29,285	12,000,633

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97	12,000,633	70,004	17,501	-29,334	12,023,802
98	12,023,802	70,139	17,535	-29,383	12,047,023
99	12,047,023	70,274	17,569	-29,432	12,070,297
100	12,070,297	70,410	17,603	-29,481	12,093,624
101	12,093,624	70,546	17,637	-29,530	12,117,004
102	12,117,004	70,683	17,671	-29,579	12,140,437
103	12,140,437	70,819	17,705	-29,628	12,163,923
104	12,163,923	70,956	17,739	-29,678	12,187,462
105	12,187,462	71,094	17,773	-29,727	12,211,055
106	12,211,055	71,231	17,808	-29,777	12,234,701
107	12,234,701	71,369	17,842	-29,826	12,258,402
108	12,258,402	71,507	17,877	-29,876	12,282,156
109	12,282,156	71,646	17,911	-29,926	12,305,965
110	12,305,965	71,785	17,946	-29,976	12,329,827
111	12,329,827	71,924	17,981	-30,026	12,353,745
112	12,353,745	72,064	18,016	-30,076	12,377,716
113	12,377,716	72,203	18,051	-30,126	12,401,743
114	12,401,743	72,344	18,086	-30,176	12,425,824
115	12,425,824	72,484	18,121	-30,226	12,449,961
116	12,449,961	72,625	18,156	-30,277	12,474,153
117	12,474,153	72,766	18,191	-30,327	12,498,400
118	12,498,400	72,907	18,227	-30,378	12,522,702
119	12,522,702	73,049	18,262	-30,428	12,547,061
120	12,547,061	73,191	18,298	-30,479	12,571,475
121	12,571,475	73,334	18,333	-30,530	12,595,945
122	12,595,945	73,476	18,369	-30,581	12,620,472
123	12,620,472	73,619	18,405	-30,632	12,645,054
124	12,645,054	73,763	18,441	-30,683	12,669,693
125	12,669,693	73,907	18,477	-30,734	12,694,389
126	12,694,389	74,051	18,513	-30,785	12,719,142
127	12,719,142	74,195	18,549	-30,837	12,743,952
128	12,743,952	74,340	18,585	-30,888	12,768,819
129	12,768,819	74,485	18,621	-30,939	12,793,743
130	12,793,743	74,630	18,658	-30,991	12,818,724
131	12,818,724	74,776	18,694	-31,043	12,843,764
132	12,843,764	74,922	18,730	-31,094	12,868,861
133	12,868,861	75,068	18,767	-31,146	12,894,016
134	12,894,016	75,215	18,804	-31,198	12,919,229
135	12,919,229	75,362	18,841	-31,250	12,944,500
136	12,944,500	75,510	18,877	-31,302	12,969,830
137	12,969,830	75,657	18,914	-31,354	12,995,219
138	12,995,219	75,805	18,951	-31,407	13,020,667
139	13,020,667	75,954	18,988	-31,459	13,046,173
140	13,046,173	76,103	19,026	-31,511	13,071,739

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141	13,071,739	76,252	19,063	-31,564	13,097,363
142	13,097,363	76,401	19,100	-31,617	13,123,048
143	13,123,048	76,551	19,138	-31,669	13,148,792
144	13,148,792	76,701	19,175	-31,722	13,174,596
145	13,174,596	76,852	19,213	-31,775	13,200,460
146	13,200,460	77,003	19,251	-31,828	13,226,384
147	13,226,384	77,154	19,288	-31,881	13,252,369
148	13,252,369	77,305	19,326	-31,934	13,278,414
149	13,278,414	77,457	19,364	-31,987	13,304,520
150	13,304,520	77,610	19,402	-32,041	13,330,686
151	13,330,686	77,762	19,441	-32,094	13,356,914
152	13,356,914	77,915	19,479	-32,147	13,383,203
153	13,383,203	78,069	19,517	-32,201	13,409,554
154	13,409,554	78,222	19,556	-32,255	13,435,966
155	13,435,966	78,376	19,594	-32,308	13,462,440
156	13,462,440	78,531	19,633	-32,362	13,488,976
157	13,488,976	78,686	19,671	-32,416	13,515,574
158	13,515,574	78,841	19,710	-32,470	13,542,234
159	13,542,234	78,996	19,749	-32,524	13,568,957
160	13,568,957	79,152	19,788	-32,579	13,595,742
161	13,595,742	79,308	19,827	-32,633	13,622,591
162	13,622,591	79,465	19,866	-32,687	13,649,502
163	13,649,502	79,622	19,906	-32,742	13,676,477
164	13,676,477	79,779	19,945	-32,796	13,703,516
165	13,703,516	79,937	19,984	-32,851	13,730,617
166	13,730,617	80,095	20,024	-32,906	13,757,783
167	13,757,783	80,254	20,063	-32,961	13,785,013
168	13,785,013	80,413	20,103	-33,016	13,812,307
169	13,812,307	80,572	20,143	-33,071	13,839,665
170	13,839,665	80,731	20,183	-33,126	13,867,088
171	13,867,088	80,891	20,223	-33,181	13,894,576
172	13,894,576	81,052	20,263	-33,236	13,922,128
173	13,922,128	81,212	20,303	-33,292	13,949,746
174	13,949,746	81,374	20,343	-33,347	13,977,429
175	13,977,429	81,535	20,384	-33,403	14,005,178
176	14,005,178	81,697	20,424	-33,458	14,032,992
177	14,032,992	81,859	20,465	-33,514	14,060,872
178	14,060,872	82,022	20,505	-33,570	14,088,819
179	14,088,819	82,185	20,546	-33,626	14,116,832
180	14,116,832	82,348	20,587	-33,682	14,144,911
181	14,144,911	82,512	20,628	-33,738	14,173,057
182	14,173,057	82,676	20,669	-33,794	14,201,270
183	14,201,270	82,841	20,710	-33,851	14,229,549
184	14,229,549	83,006	20,751	-33,907	14,257,897

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185	14,257,897	83,171	20,793	-33,964	14,286,312
186	14,286,312	83,337	20,834	-34,020	14,314,794
187	14,314,794	83,503	20,876	-34,077	14,343,344
188	14,343,344	83,670	20,917	-34,134	14,371,963
189	14,371,963	83,836	20,959	-34,191	14,400,650
190	14,400,650	84,004	21,001	-34,248	14,429,405
191	14,429,405	84,172	21,043	-34,305	14,458,229
192	14,458,229	84,340	21,085	-34,362	14,487,122
193	14,487,122	84,508	21,127	-34,419	14,516,084
194	14,516,084	84,677	21,169	-34,476	14,545,116
195	14,545,116	84,847	21,212	-34,534	14,574,217
196	14,574,217	85,016	21,254	-34,591	14,603,388
197	14,603,388	85,186	21,297	-34,649	14,632,628
198	14,632,628	85,357	21,339	-34,707	14,661,939
199	14,661,939	85,528	21,382	-34,765	14,691,321
200	14,691,321	85,699	21,425	-34,823	14,720,773
201	14,720,773	85,871	21,468	-34,881	14,750,295
202	14,750,295	86,043	21,511	-34,939	14,779,889
203	14,779,889	86,216	21,554	-34,997	14,809,554
204	14,809,554	86,389	21,597	-35,055	14,839,291
205	14,839,291	86,563	21,641	-35,114	14,869,099
206	14,869,099	86,736	21,684	-35,172	14,898,979
207	14,898,979	86,911	21,728	-35,231	14,928,931
208	14,928,931	87,085	21,771	-35,290	14,958,955
209	14,958,955	87,261	21,815	-35,348	14,989,052
210	14,989,052	87,436	21,859	-35,407	15,019,222
211	15,019,222	87,612	21,903	-35,466	15,049,465
212	15,049,465	87,789	21,947	-35,525	15,079,781
213	15,079,781	87,965	21,991	-35,585	15,110,170
214	15,110,170	88,143	22,036	-35,644	15,140,633
215	15,140,633	88,320	22,080	-35,703	15,171,170
216	15,171,170	88,498	22,125	-35,763	15,201,781
217	15,201,781	88,677	22,169	-35,822	15,232,466
218	15,232,466	88,856	22,214	-35,882	15,263,226
219	15,263,226	89,035	22,259	-35,942	15,294,061
220	15,294,061	89,215	22,304	-36,002	15,324,970
221	15,324,970	89,396	22,349	-36,062	15,355,955
222	15,355,955	89,576	22,394	-36,122	15,387,015
223	15,387,015	89,758	22,439	-36,182	15,418,151
224	15,418,151	89,939	22,485	-36,243	15,449,363
225	15,449,363	90,121	22,530	-36,303	15,480,651
226	15,480,651	90,304	22,576	-36,363	15,512,016
227	15,512,016	90,487	22,622	-36,424	15,543,457
228	15,543,457	90,670	22,668	-36,485	15,574,975

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229	15,574,975	90,854	22,714	-36,546	15,606,570
230	15,606,570	91,038	22,760	-36,606	15,638,242
231	15,638,242	91,223	22,806	-36,667	15,669,992
232	15,669,992	91,408	22,852	-36,729	15,701,819
233	15,701,819	91,594	22,898	-36,790	15,733,725
234	15,733,725	91,780	22,945	-36,851	15,765,709
235	15,765,709	91,967	22,992	-36,913	15,797,771
236	15,797,771	92,154	23,038	-36,974	15,829,913
237	15,829,913	92,341	23,085	-37,036	15,862,133
238	15,862,133	92,529	23,132	-37,097	15,894,432
239	15,894,432	92,718	23,179	-37,159	15,926,811
240	15,926,811	92,906	23,227	-37,221	15,959,270
241	15,959,270	93,096	23,274	-37,283	15,991,808
242	15,991,808	93,286	23,321	-37,345	16,024,427
243	16,024,427	93,476	23,369	-37,408	16,057,126
244	16,057,126	93,667	23,417	-37,470	16,089,906
245	16,089,906	93,858	23,464	-37,532	16,122,767
246	16,122,767	94,049	23,512	-37,595	16,155,710
247	16,155,710	94,242	23,560	-37,658	16,188,733
248	16,188,733	94,434	23,609	-37,720	16,221,839
249	16,221,839	94,627	23,657	-37,783	16,255,026
250	16,255,026	94,821	23,705	-37,846	16,288,295
251	16,288,295	95,015	23,754	-37,909	16,321,648
252	16,321,648	95,210	23,802	-37,972	16,355,082
253	16,355,082	95,405	23,851	-38,036	16,388,600
254	16,388,600	95,600	23,900	-38,099	16,422,201
255	16,422,201	95,796	23,949	-38,163	16,455,886
256	16,455,886	95,993	23,998	-38,226	16,489,654
257	16,489,654	96,190	24,047	-38,290	16,523,506
258	16,523,506	96,387	24,097	-38,354	16,557,443
259	16,557,443	96,585	24,146	-38,418	16,591,464
260	16,591,464	96,784	24,196	-38,482	16,625,570
261	16,625,570	96,982	24,246	-38,546	16,659,761
262	16,659,761	97,182	24,295	-38,610	16,694,037
263	16,694,037	97,382	24,345	-38,674	16,728,399
264	16,728,399	97,582	24,396	-38,739	16,762,847
265	16,762,847	97,783	24,446	-38,803	16,797,381
266	16,797,381	97,985	24,496	-38,868	16,832,001
267	16,832,001	98,187	24,547	-38,933	16,866,708
268	16,866,708	98,389	24,597	-38,998	16,901,502
269	16,901,502	98,592	24,648	-39,063	16,936,384
270	16,936,384	98,796	24,699	-39,128	16,971,352
271	16,971,352	99,000	24,750	-39,193	17,006,409
272	17,006,409	99,204	24,801	-39,258	17,041,554

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273	17,041,554	99,409	24,852	-39,324	17,076,787
274	17,076,787	99,615	24,904	-39,389	17,112,108
275	17,112,108	99,821	24,955	-39,455	17,147,518
276	17,147,518	100,027	25,007	-39,521	17,183,018
277	17,183,018	100,234	25,059	-39,587	17,218,607
278	17,218,607	100,442	25,110	-39,653	17,254,286
279	17,254,286	100,650	25,163	-39,719	17,290,055
280	17,290,055	100,859	25,215	-39,785	17,325,914
281	17,325,914	101,068	25,267	-39,851	17,361,863
282	17,361,863	101,278	25,319	-39,918	17,397,904
283	17,397,904	101,488	25,372	-39,984	17,434,035
284	17,434,035	101,699	25,425	-40,051	17,470,258
285	17,470,258	101,910	25,477	-40,118	17,506,573
286	17,506,573	102,122	25,530	-40,184	17,542,980
287	17,542,980	102,334	25,584	-40,251	17,579,479
288	17,579,479	102,547	25,637	-40,319	17,616,071
289	17,616,071	102,760	25,690	-40,386	17,652,755
290	17,652,755	102,974	25,744	-40,453	17,689,533
291	17,689,533	103,189	25,797	-40,520	17,726,404
292	17,726,404	103,404	25,851	-40,588	17,763,369
293	17,763,369	103,620	25,905	-40,656	17,800,428
294	17,800,428	103,836	25,959	-40,723	17,837,582
295	17,837,582	104,053	26,013	-40,791	17,874,830
296	17,874,830	104,270	26,067	-40,859	17,912,173
297	17,912,173	104,488	26,122	-40,927	17,949,612
298	17,949,612	104,706	26,177	-40,996	17,987,146
299	17,987,146	104,925	26,231	-41,064	18,024,776
300	18,024,776	105,145	26,286	-41,132	18,062,502
301	18,062,502	105,365	26,341	-41,201	18,100,324
302	18,100,324	105,585	26,396	-41,270	18,138,244
303	18,138,244	105,806	26,452	-41,338	18,176,260
304	18,176,260	106,028	26,507	-41,407	18,214,374
305	18,214,374	106,251	26,563	-41,476	18,252,586
306	18,252,586	106,473	26,618	-41,545	18,290,895
307	18,290,895	106,697	26,674	-41,615	18,329,303
308	18,329,303	106,921	26,730	-41,684	18,367,810
309	18,367,810	107,146	26,786	-41,753	18,406,416
310	18,406,416	107,371	26,843	-41,823	18,445,121
311	18,445,121	107,597	26,899	-41,893	18,483,925
312	18,483,925	107,823	26,956	-41,963	18,522,830
313	18,522,830	108,050	27,012	-42,032	18,561,835
314	18,561,835	108,277	27,069	-42,103	18,600,940
315	18,600,940	108,505	27,126	-42,173	18,640,147
316	18,640,147	108,734	27,184	-42,243	18,679,454

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317	18,679,454	108,963	27,241	-42,313	18,718,864
318	18,718,864	109,193	27,298	-42,384	18,758,375
319	18,758,375	109,424	27,356	-42,455	18,797,988
320	18,797,988	109,655	27,414	-42,525	18,837,704
321	18,837,704	109,887	27,472	-42,596	18,877,523
322	18,877,523	110,119	27,530	-42,667	18,917,445
323	18,917,445	110,352	27,588	-42,738	18,957,470
324	18,957,470	110,585	27,646	-42,810	18,997,600
325	18,997,600	110,819	27,705	-42,881	19,037,833
326	19,037,833	111,054	27,764	-42,952	19,078,171
327	19,078,171	111,289	27,822	-43,024	19,118,614
328	19,118,614	111,525	27,881	-43,096	19,159,163
329	19,159,163	111,762	27,940	-43,167	19,199,817
330	19,199,817	111,999	28,000	-43,239	19,240,576
331	19,240,576	112,237	28,059	-43,311	19,281,442
332	19,281,442	112,475	28,119	-43,384	19,322,415
333	19,322,415	112,714	28,179	-43,456	19,363,495
334	19,363,495	112,954	28,238	-43,528	19,404,681
335	19,404,681	113,194	28,298	-43,601	19,445,976
336	19,445,976	113,435	28,359	-43,674	19,487,378
337	19,487,378	113,676	28,419	-43,746	19,528,889
338	19,528,889	113,919	28,480	-43,819	19,570,509
339	19,570,509	114,161	28,540	-43,892	19,612,238
340	19,612,238	114,405	28,601	-43,966	19,654,076
341	19,654,076	114,649	28,662	-44,039	19,696,023
342	19,696,023	114,893	28,723	-44,112	19,738,081
343	19,738,081	115,139	28,785	-44,186	19,780,250
344	19,780,250	115,385	28,846	-44,259	19,822,529
345	19,822,529	115,631	28,908	-44,333	19,864,919
346	19,864,919	115,879	28,970	-44,407	19,907,421
347	19,907,421	116,127	29,032	-44,481	19,950,035
348	19,950,035	116,375	29,094	-44,555	19,992,762
349	19,992,762	116,624	29,156	-44,629	20,035,601
350	20,035,601	116,874	29,219	-44,704	20,078,552
351	20,078,552	117,125	29,281	-44,778	20,121,618
352	20,121,618	117,376	29,344	-44,853	20,164,797
353	20,164,797	117,628	29,407	-44,928	20,208,090
354	20,208,090	117,881	29,470	-45,003	20,251,498
355	20,251,498	118,134	29,533	-45,078	20,295,021
356	20,295,021	118,388	29,597	-45,153	20,338,659
357	20,338,659	118,642	29,661	-45,228	20,382,413
358	20,382,413	118,897	29,724	-45,303	20,426,282
359	20,426,282	119,153	29,788	-45,379	20,470,268
360	\$20,470,268	\$119,410	\$29,852	\$-45,454	\$20,514,371

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